# Annual Employer Public Health Access Beneficiary Report from the Rhode Island Department Of Human Services

### Submitted to:

Joint Committee on Health Care Oversight House Finance Committee Senate Finance Committee

Submitted by:

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### I. INTRODUCTION

On July 7, 2006, H 7025 Substitute A became effective. This legislation amended Chapter 40-8.4 – Health Care for Families – by adding Section 40-8.4-18 that stipulated:

"Public health access beneficiary employer report. – The department of human services shall annually prepare a public health access beneficiary employer report. A "public health access program beneficiary" means any person who receives medical benefits from RIte Care, RIte Share, or Medicaid. Any applicant for public health benefits through RIte Care, RIte Share, and/or Medicaid shall identify the employer or the employers of the proposed beneficiary of the health care benefits. The report shall provide the following information for each employer of two hundred fifty (250) or more public health access beneficiaries:

- (1) The name and address of the employer;
- (2) The number of public health access program beneficiaries who are employees of the employer;
- (3) The number of public health access program beneficiaries who are spouses or dependents of employees of the employer;
  - (4) Whether the employer offers health benefits to its employees;
  - (5) Whether the employer participates in the RIte Share program; and
- (6) The cost to the state of Rhode Island for providing public health access benefits to their employees and enrolled dependents.

In determining whether the two hundred fifty (250) employee threshold is met, the department of human services shall include all public health access program beneficiaries employed by the employer and their subsidiaries throughout the state. The report shall not include the names of any individual public health access program beneficiaries and shall be subject to privacy standards pursuant to Public Law 104-91, and the Health Insurance Portability and Accountability Act of 1996. The report shall be submitted annually on the third Tuesday in January to the joint committee on health care oversight, the house finance committee, and the senate finance committee."

Section 40-8.4-18 was amended in 2007 to require the reporting on employers with fifty (50) or more public health access beneficiaries.

This document is the required report, which is organized as follows:

- Employers Meeting the Reporting Requirement
- Number of Public Health Access Beneficiaries
- Estimated cost to the State of Rhode Island for Providing Public Health Access Benefits

The information in this report should be viewed within the context of employer-sponsored insurance (ESI) in the State. The Office of Health Insurance Commissioner released the 2005 Rhode Island Employer Survey Report<sup>1</sup> on October 24, 2006. That report provides a very important context for this report to the Joint Committee on Health Care Oversight, House Finance Committee, and Senate Finance Committee. Salient findings from the survey report on Rhode Island employers are as follows:

- The percent of employers offering employer-sponsored insurance (ESI) has declined. In 1999, 79 percent of employers offered ESI while only 74 percent did in 2005.
- Larger employers were more likely to offer ESI than smaller employers. In 2005, 98 percent of employers with 50 or more employees offered ESI, whereas only 86 percent of employers with 10 to 49 employees did and only 65 percent of employers with 3 to 9 employees did.
- Lower-wage employers<sup>2</sup> were less likely to offer ESI. In 2005, only 48 percent of low-wage employers offered ESI to full-time employees compared to 89 percent for other employers.
- The percent of employers offering ESI to part-time employees<sup>3</sup> has declined. In 1999, 32 percent of employers offered ESI to part-time employees while only 14 percent did in 2005.
- Low-wage employers hire more part-time workers than other employers. In 2005, 48 percent of low-wage employers' workforces were part-time employees while it was 14 percent for other employers.
- The percentage of employers paying full premium for individual and family coverage has declined. In 1999, 61 percent of employers paid the full premium for individual coverage and 43 percent did for family coverage. In 2005, these percentages declined to 38 percent and 26 percent, respectively.

<sup>&</sup>lt;sup>1</sup> Office of the Health Insurance Commissioner, State of Rhode Island. 2005 Employer Health Survey Report, October 24, 2006. See:

http://www.dbr.state.ri.us/documents/divisions/healthinsurance/061024\_FINAL\_Employer\_survey\_REPO\_RT.pdf

<sup>&</sup>lt;sup>2</sup> This was defined in the survey as "companies where over 50% of employees are paid annual wages less than \$21,000."

<sup>&</sup>lt;sup>3</sup> Eligibility for ESI among part-time employees is generally determined by the number of hours worked per week.

- The number of ESI choices offered to employees has declined. In 1999, 38 percent of employers offered a choice of two or more carriers while in 2005 only three percent did.
- In 2005, seven percent of companies that offered coverage had employees enrolled in RIte Care and two percent had employees enrolled in RIte Share. The survey report noted in this regard: "Moreover, employees working in low-wage industries are more likely to qualify for RIte Care or RIte Share." <sup>4</sup>

In his summary of the employer survey, Rhode Island Health Insurance Commissioner Christopher F. Koller noted:<sup>5</sup>

"Faced with annual double digit premium increases, small employers are being forced to decide between increasing cost sharing with employees, dropping health benefits altogether, or taking a hit to core business performance. Employees are forced to decide between the risks of going uninsured or sharing in the rising costs."

<sup>&</sup>lt;sup>4</sup> Office of the Health Insurance Commissioner, State of Rhode Island. Op. Cit., 25.

See:

# II. EMPLOYERS MEETING THE REPORTING REQUIRMENTS

This chapter shows the employers for which Rhode Island Department of Human Services (DHS) information<sup>6</sup> indicate that, as of December 2007, there were at least 50 "public health access beneficiaries" including both employees and dependents as defined by Section 40-8.4-18. These employers, whether or not they offer health insurance and have a RIte Share qualified plan, the State's premium assistance program for low-income individuals created as a result of Health Reform Rhode Island 2000, are shown in Table 1.

It is important to note that even if an employer offers health insurance, coverage benefits vary significantly and may be only available at open enrollment. Some employers offer catastrophic-only coverage or Health Savings Accounts. In particular, temporary agencies may offer health insurance on a "week-to-week" basis.

Table 1
Rhode Island Employers that Had at Least 50 Public Health Access Beneficiaries as of December 2007

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
A & H Manufacturing	1 Carding Lane Johnston, RI 02919	Yes	Yes
AAA Southern New England	110 Royal Little Drive Providence, RI 02904	Yes	Yes
Access Health Care, Inc.	75 Purchase Street E. Providence, RI 02914	No	No
Additional Personnel, Inc.	17-21 Dexter Street Pawtucket, RI 02860	Yes, but very limited for temporary employees	No
Adecco USA, Inc.	1140 Reservoir Avenue Cranston, RI 02920	Yes, but very limited for temporary employees	No
Advantage Employment Service, Inc.	6 Pontiac Avenue Providence, RI 02907	Yes, but very limited for temporary employees	No
AID Maintenance Co.	300 Roosevelt Avenue Pawtucket, RI 02860	No	No
American Labor Services, Inc.	515 Smith Street Providence, RI 02908	Yes, but very limited for temporary employees	No
Amtrol, Inc.	1400 Division Road West Warwick, RI 02893	Yes	Yes

<sup>&</sup>lt;sup>6</sup> Applicants and recipients provide information about their employers to DHS at time of application, recertification or when there is a change in employment status. It is the recipients' legal responsibility to keep DHS informed if there is a change in employment or other family circumstances.

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Angelica Textile Services, Inc.	482 Pawtucket Avenue Pawtucket, RI 02860	Yes	Yes
Antaya Technologies Corporation	72 Fenner Street Cranston, RI 02910	Yes	No
Applebee's International	4551 W. 107 <sup>th</sup> Street Overland Park, KS 66207	Yes, but only at open enrollment	Yes
Aquidneck Donuts, Inc. (Dunkin Donuts)	811 W. Main Road Middletown, RI 02842	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Arden Jewelry Manufacturing, Inc.	10 Industrial lane Johnston, RI 02919	Yes	No
ATP Manufacturing, LLC	761 Great Road N. Smithfield, RI 02896	Yes	Yes
Autozoners, Inc.	P.O. Box 2198 Memphis, TN 38101	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Bagel Zone	615 Waterman Avenue East Providence, RI 02914	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Bank of America	901 W. Trade Street Charlotte, NC 28255	Yes	Yes
Bannister House, Inc.	135 Dodge Street Providence, RI 02907	Yes	Yes
Bayada Nurses, Inc.	101 Executive Drive Moorestown, NJ 08057	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Benchmark Assisted Living, Inc.	303 Valley Road Middletown, RI 02842	Yes	Yes
Berkshire Place Nursing Home	455 Douglas Avenue Providence, RI 02908	Yes	Yes
Bickford's Family Restaurant, Inc.	1330 Soldiersfield Road Boston, MA 02135	Yes, but catastrophic only	No
Bio Detek, Inc.	525 Narragansett Park Drive Pawtucket, RI 02861	Yes	Yes
BJ Wholesale Club	One Mercer Road Natick, MA 01769	Yes	Yes
Blackstone Valley Chapter RIARC	115 Manton Street Pawtucket, RI 02860	Yes	Yes
Blackstone Valley Security	800 Wellington Avenue Cranston, RI 02910	Yes, but catastrophic only	No
Briarcliffe Nursing Home	49 Old Pocasset Road Johnston, RI 02919	Yes	No
Brinker International (Chili's, On the Border and Macaroni Grill Restaurants)	622 George Washington Highway Lincoln, RI 02865	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Brown University	Benefits Office Box 1879 Providence, RI 02912	Yes	Yes
C.H.I.L.D., Inc.	160 Draper Avenue Warwick, RI 02889	Yes	Yes, but limits enrollment
Cathedral Art Metal Company, Inc.	25 Manton Avenue Providence, RI 02909	Yes	No
Cedar Crest Subacute & Rehabilitation Centre	125 Scituate Avenue Cranston, RI 02921	Yes	Yes
Central Falls School Department	21 Hedley Avenue Central Falls, RI 02863	Yes	Yes
Charlesgate Nursing Home	100 Randall Street Providence, RI 02904	Yes	Employer did not provide sufficient information to determine if plan qualifies for RIte Share
Child & Family Services of Newport County	24 School Street Newport, RI 02840	Yes	Yes
Child Care Connections	25 Blackstone Valley Place Lincoln, RI 02865	Yes	Yes
Christmas Tree Shop	300 Quaker Lane Warwick, RI 02886	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
CINTAS	300 Highland Drive Cumberland, RI 02864	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Citizens Financial Group	910 Douglas Pike RSD 110 Smithfield, RI 02917	Yes	Yes
City of Cranston	895 Park Avenue Cranston, RI 02910	Yes	Employer did not provide sufficient information to determine if plan qualifies for RIte Share
City of Pawtucket	137 Roosevelt Avenue Pawtucket, RI 02860	Yes	Yes
City of Providence	City Hall 25 Dorrance St. Providence, RI 02903	Yes	Yes
Colibri Group	100 Nantic Avenue Providence, RI 02907	Yes	Yes
Colony Personnel Associates, Inc.	2845 Post Road Warwick, RI 02886	Yes, but very limited for temporary employees	No
Commonwealth of Massachusetts	68 North Main Street Canton, MA 02330	Yes	Yes
Compass Group USA	3400 Yorkmont Road Charlotte, NC 28217	Yes	Yes
Comprehensive Community Action, Inc.	311 Doric Avenue Cranston, RI 02910	Yes	Yes

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Contech Medical, Inc.	99 Hartford Avenue Providence, RI 02909	Yes	Yes
Coventry Donuts, Inc. (Dunkin Donuts)	800 Tiogue Avenue Coventry, RI 02816	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Coworx Resources, LLC	705 Westminster Street Providence, RI 02903	Yes, but very limited for temporary employees	No
Cox Communications	9 J.P. Murphy Highway 2 <sup>nd</sup> Floor West Warwick, RI 02893	Yes	Yes
Crystal Restaurant & Management Group (Wendy's)	911 Pontiac Avenue Cranston, RI 02920	Yes	No
Cumberland Farms, Inc.	77 Dedham Street Canton, MA 02201	Yes	Yes
CVS Pharmacy Corporation	Employment Verification Department One CVS Drive P.O. Box 1135 Woonsocket, RI 02985	Yes	Yes
D J Providence Company, LLC (McDonald's)	46 Columbia Road Suite 4A Pembroke, MA 02359	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance
DBC Occupations Unlimited, Inc.	560 Jefferson Boulevard Warwick, RI 02886	Yes, but very limited for temporary employees	No
Debbies Staffing Services, Inc.	60 Delta Drive Pawtucket, RI 02860	Yes, but very limited for temporary employees	No
Diamond Staffing, Inc.	Unknown	Yes, but very limited for temporary employees	No
Dobbs Temporary Services, Inc.	50 S. 10 <sup>th</sup> Street Suite 500 Minneapolis, MN 55403	Yes, but very limited for temporary employees	No
Dollar Tree Stores	320 Warwick Ave Warwick, RI 02888	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Domestic Loan & Investment Bank	815 Reservoir Avenue Cranston, RI 02910	Yes	Yes
Dunkin Donuts <sup>7</sup>	130 Royall Street Canton, MA 02021	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance

 $<sup>^{7}</sup>$  Dunkin Donuts stores have different Federal Employer Identification Numbers.

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Dunkin Donuts	130 Royall Street Canton, MA 02021	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Dunkin Donuts	130 Royall Street Canton, MA 02021	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
East Side Clinical Laboratory, Inc.	10 Risho Avenue East Providence, RI 02914	Yes	Yes
Elmhurst Extended Care	50 Maude Street Providence, RI 02980	Yes	Yes
Elmwood Health Center, Inc.	225 Elmwood Avenue Providence, RI 02907	Yes	Yes
Employment 2000, Ltd.	541 Hartford Ave. Providence, RI 02909	Yes, but very limited for temporary employees	No
Evergreen House Health Center	1 Evergreen Drive East Providence, RI 02914	Yes	Yes
F & C Donuts, Inc.	900 Cranston Street Cranston, RI 02920	Yes	Yes
Falvey Linen Supply, Inc.	50 Burnham Avenue Cranston, RI 02920	Yes	Yes
Family Dollar Operations, Inc.	P.O. Box 1017 Charlotte, NC 28201	Yes, but only at open enrollment	Yes
Family Service, Inc.	P.O. Box 6688 Providence, RI 02940	Yes	Yes
Federal Electronics	75 Stamp Farm Road Cranston, RI 02921	Yes	Yes
First Student, Inc.	705 Central Avenue Suite 300 Cincinnati, OH 45202	Yes, but catastrophic only	No
Friendly Home, Inc.	303 Rhodes Avenue Woonsocket, RI 02895	Yes	Yes
Friendly Ice Cream Corporation	1855 Boston Road Wilbraham, MA 01095	Yes, but catastrophic only	No
Gateway Healthcare, Inc.	249 Roosevelt Avenue Suite 205 Pawtucket, RI 02860	Yes	Yes
Genesis Healthcare Corporation	101 E. State Street Kennett Square, PA 19348	Yes	Yes
Golden Arch Enterprises., LLC (McDonald's)	P.O. Box 220 Seekonk, MA 02771	Yes, limited benefits	No
Golden Crest Nursing Center	100 Smithfield Road North Providence, RI 02904	Yes	Yes

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Gotham Per Diem, Inc.	528 N. Main Street Providence, RI 02904	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Greater Providence Chapter RIARC	200 Woonasquatucket Avenue North Providence, RI 02911	Yes	Yes
Greysmith Companies	321 South Main Street Providence, RI 02903	Yes, but very limited for temporary employees	No
H & T Medical	1738 Broad Street 1 <sup>st</sup> Floor Cranston, RI 02905	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Haigh Ventures, Inc.	400 Reservoir Avenue Suite LLJ Providence, RI 02907	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Hallmark Sweet, Inc.	49 Pearl Street Attleboro, MA 02703	Yes	Yes
Hampton Inn & Suites Newport	317 West Main Road Middletown, RI 02842	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Haven Health Center of Greenville	735 Putnam Pike Greenville, RI 02828	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Haven Health Center of Coventry	10 Woodland Drive Coventry, RI 02816	Yes	No
Head Start Board of Directors	20 Almy Street Providence, RI 02909	Yes	Yes
Healthcare Connection	654 Metacom Avenue Warren, RI 02885	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Healthcare Service Group, Inc.	99 Hillside Avenue Providence, RI 02906	No	No
Herff Jones, Inc.	150 Herff Jones Way P.O. Box 9000 Providence, RI 02940	Yes	Yes
Heritage Hills Nursing Centre, Inc.	80 Douglas Pike Smithfield, RI 02917	Yes	Yes
Hess Corporation	1 Hess Plaza Woodbridge, NJ 07095	Yes, but catastrophic only	No
Holiday Retirement Home, Inc.	30 Sayles Road Manville, RI 02838	Yes	No
Home Instead Senior Care of RI	2790 County Trail East Providence, RI 02818	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Homecare Advantage CHC, Inc.	160 Burnside Street Cranston, RI 02910	Yes	No

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Homefront Health Care	725 Branch Avenue Providence, RI 02904	Yes	No
Hope Nursing Home Care, LLC	7 River Farm Road Cranston, RI 02910	No	No
Hopkins Manor Ltd.	610 Smithfield Road North Providence, RI 02904	Yes	Yes
Howley Bread Group (Panera Bread)	30400 Detroit Avenue Suite 401 Westlake, OH 44145	Yes	No
Hurley Of America, Inc.	41 Montvale Avenue Suite 100 Stoneham, MA 02180	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
International Packaging	517 Mineral Springs Avenue Pawtucket, RI 02860	Yes	Yes
Ira Green, Inc.	177 Georgia Avenue Providence, RI 02905	Yes	No
J & S Cooper, Inc. (McDonald's)	6595 Post Road N. Kingstown, RI 02852	Yes	No
James L. Maher Center	120 Hillside Avenue Newport, RI 02840	Yes	Yes
Jammat Housing and Community Development	801 Elmwood Avenue Providence, RI 02907	Yes	No
Jan Companies (Burger King and Newport Creamery)	Sockanossett Crossroads Cranston, RI 02888	Yes, but catastrophic only for part-time employees; No employer response to request for health insurance information for full-time employees	No for part-time employees; Pending receipt of information regarding availability of health insurance for full-time employees
Jay Packaging Group	100 Warwick Industrial Park Warwick, RI 02886	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
JC Penney Company, Inc.	P.O. Box 650486 Plano, TX 75265	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Jofran Sales, Inc.	One Jofran Way Norfolk, MA 02056	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Judge Rotenberg Educational Center	240 Turnpike Street Canton, MA 20021	Yes	Yes
K Mart Corporation International	3100 W. Big Beaver Troy, MI 48084	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Kelly Services, Inc.	100 Jefferson Boulevard Suite 200 Warwick, RI 02888	Yes, but very limited for temporary employees	No
Kenney Manufacturing Company	1000 Jefferson Boulevard Warwick, RI 02888	Yes	Yes
Kent County Memorial Hospital	455 Tollgate Road Warwick, RI 02886	Yes	Yes
KIK Customer Products	35 Martin Street Cumberland, RI 02864	Yes	Yes
Kohl's Department Stores, Inc.	650 Bald Hill Road Warwick, RI 02886	Yes, but catastrophic only	No
KPB Staffing, Inc.	1240 Pawtucket Avenue 1 <sup>st</sup> floor Rumford, RI 02916	Yes, but very limited for temporary employees	No .
Laidlaw Transit, Inc.	51 Lowell Road Salem, NH 03079	Yes	No
Landmark Medical Center	115 Cass Avenue P.O. Box L Woonsocket, RI 02895	Yes	No
Lee's Manufacturing Company, Inc.	160 Niantic Avenue Providence, RI 02907	Yes	Yes
Life Care Centers of America	2 Cherry Hill Road Johnston, RI 02919	Yes	Yes
Lifetime Financial Management/Lifetime Medical Services	P.O. Box 1468 235 Lonsdale Avenue Pawtucket, RI 02862	No	No
Lindley Food Service	66 Commercial Way East Providence, RI 02914	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Looking Upwards	438 E. Main Road Middletown, RI 02842	Yes	Yes
Love 4 All Child Care Center	162 Metcalf Street Providence, RI 02904	No	No
Lowe's Home Centers	P.O. Box 1111 N. Wilkesboro, NC 29659	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Macy's Department Store	151 W. 34 <sup>th</sup> Street New York, NY 10001	Yes, but catastrophic only	No
Manpower International, Inc.	263 Weybossett Street Providence, RI 02903	Yes, but very limited for temporary employees	No
Marriott Hotel Services, Inc.	1 Orms Street Providence, RI 02904	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Mars 2000, Inc.	40 Agnes Street Providence, RI 02909	Yes, but very limited for temporary employees	No
Mashantucket Pequot Tribal Nation	Eagle Park 25 Norwich/Westerly Road N. Stonington, CT 06359	Yes, but only at open enrollment	Yes
Maxim Healthcare Services, Inc.	7227 Lee Deforest Road Columbia, MD 21046	Yes	No
McDonald's Restaurant <sup>8</sup>	One McDonald's Plaza Oakbrook, IL 60521	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance
McDonald's Restaurants of RI, Inc. <sup>7</sup>	One McDonald's Plaza Oakbrook, IL 60521	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Mearthane Products	16 Western Industrial Drive Cranston, RI 02921	Yes	No
Memorial Hospital of Rhode Island	111 Brewster Street Pawtucket, RI 02860	Yes	Yes
Merry Maids	35 Agnes Street East Providence, RI 02914	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Metropolitan Life Insurance Company	500 Schoolhouse Road Johnstown, PA 15904	Yes	Yes
Microtech Staffing Group of RI, Inc.	116 Main Street Medway, MA 02053	Yes, but very limited for temporary employees	<sup>°</sup> No
Miriam Hospital	Corporate Benefits 167 Point Street Providence, RI 02903	Yes	Yes
Morgan Health Centers, Inc.	80 Morgan Avenue Johnston, RI 02919	Yes	Yes
Motivated Temps, Inc.	P.O. Box 10164 14 Hayward Street Cranston, RI 02910	Yes, but very limited for temporary employees	No
Mount St. Francis Associates, LLP	4 Saint Joseph Street Woonsocket, RI 02895	Yes	No
Narragansett Jewelry Company, Inc.	100 Dupont Drive Providence, RI 02907	Yes	Yes

<sup>&</sup>lt;sup>8</sup> McDonald's Restaurants have different Federal Employer Identification Numbers.

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
NEB Maids Corporation	565 N. Main Street Woonsocket, RI 02895	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance
New England Ambulance Service, Inc.	37 Manuel Avenue Johnston, RI 02919	Yes	Yes
New Visions for Newport County	19 Broadway Newport, RI 02840	Yes	No
NFA Corporation	50 Martin Street Cumberland, RI 02864	Yes	Yes
North East Knitting, Inc.	179 Conant Street Pawtucket, RI 02860	Yes	Yes
Nursing Placement, Inc.	334 East Avenue Pawtucket, RI 02860	Yes, but limited coverage	No
Oak Hill Nursing & Rehab	544 Pleasant Street Pawtucket, RI -2860	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Oakland Grove Health Care	560 Cumberland Hill Road Woonsocket, RI 02895	Yes	Yes
Ocean State Community Resources	310 Maple Avenue Barrington, RI 02806	Yes	Yes
Ocean State Jobbers, Inc./ A&M Special Purchasing	360 Callahan Road North Kingstown, RI 02852	Yes	Yes
Ocean State Nursing Service	589 Cumberland Hill Road Woonsocket, RI 02895	Yes	No
Ocean State Temp Agency, LLC	164 Westford Road Unit 26 Tyngsboro, MA 01879	Yes, but very limited for temporary employees	No
Old Navy, LLC	900 Cherry Avenue Bruno, CA 94066	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Orchard View Manor Nursing and Rehab	135 Tripps Lane E. Providence, RI 02915	Yes	Yes
Original Bradford Soap	200 Providence Street West Warwick, RI 02893	Yes	No
Packaging Graphics, LLC	60 Delta Drive Pawtucket, RI 02860	Yes	Yes
Papa Gino's, Inc. / D'Angelos	600 Providence Highway Dedham, MA 02026	Yes, but catastrophic only	No
Paragon Gifts Holdings, Inc.	89 Tom Harvey Road Westerly, RI 02891	Yes	Yes
Perspectives Corporation	1130 Ten Rod Road Building B-101 North Kingstown, RI 02852	Yes	Yes

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Phenix Home Care and Nursing	227 Phenix Avenue Cranston, RI 02920	Yes	No
PKS Associates, Inc.	P.O. Box 5021 Greene, RI 02827	Yes, but very limited for temporary employees	No
Placement Pros	90 Ome Street 2 <sup>nd</sup> Floor North Attleboro, MA 02760	Yes, but very limited for temporary employees	No
Portola Tech International	85 Fairmont Street Woonsocket, RI 02895	Yes	Yes
PRI XVIII, LP	One West Exchange Street Providence, RI 02903	Yes	Yes
Price Rite	160 Silas Deane Highway Wethersfield, CT 06109	Yes	Yes
Prime Time Manufacturing	185 Jefferson Boulevard Warwick, RI 02888	Yes	No
Providence Chain Company	225 Carolina Avenue Providence, RI 02905	Yes	Yes
Providence Community Health Centers, Inc.	375 Allens Avenue Providence, RI 02905	Yes	Yes
Providence Metalizing	51 Fairlawn Avenue Pawtucket, RI 02860	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Providence Realty	10 Orms Street Providence, RI 02904	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Providence School Department	797 Westminster Street Providence, RI 02903	Yes	Yes
Qualified Resources International, Inc.	78 Kenwood St. Cranston, RI 02907-3129	Yes, but very limited for temporary employees	No
Re-Focus	1228 Westminster Street Providence, RI 02909	Yes	Yes
Regis Corporation	7201 Metro Boulevard Minneapolis, MN 55439	Yes, but catastrophic only	No
Rent A Center, Inc.	567 Reservoir Avenue Cranston, RI 02920	Yes	Yes
Rhode Island Hospital	593 Eddy Street Providence, RI 02905	Yes	Yes
Rhode Island Textile Company	211 Columbus Avenue Pawtucket, RI 02861	Yes	Yes
RI Bureau of Investigation	95 Hathaway Street Suite 75 Providence, RI 02907	No	No

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?			
RI Temps, Inc.	88 Jefferson Boulevard Warwick, RI 02888	Yes, but very limited for temporary employees	No			
RIDCO Casting Company	6 Beverage Hill Avenue Pawtucket, RI 02860	Yes	No			
Rite Aid Corporation/Brooks Pharmacy	200 Newberry Commons Etters, PA 17319	Yes	Yes			
Roger Williams Medical Center	825 Chalkstone Avenue Providence, RI 02908	Yes	Yes			
S & P Temporary Employment Agency	995 Park Avenue Cranston, RI 02910	Yes, but very limited for temporary employees	No			
S & S Credit Company, Inc.	London Health Administrators 40 Commercial Way East Providence, RI 02914	Yes	Yes			
S & S Staffing, LLC	61 Dilla Street Suite 2 Milford, MA 01757	Yes, but very limited for temporary employees	No			
Sardelli International, LLC	195 Dupont Drive Providence, RI 02907	Yes	No			
Savers	24 Universal Boulevard Warwick, RI 02886	Yes	No			
SBM Site Services, Inc.	861 Reservoir Ave Unit 861 B Lower Level Cranston, RI 02910	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance			
Scallop Shell Nursing & Rehab Center	981 Kingstown Road Peace Dale, RI 02879	Yes	Yes			
Sears Roebuck & Company	3333 Beverly Road Hoffman Estates, IL 60179	Yes	Yes			
Securitas Security Services USA, Inc.	42 Weybosset Street Suite 1 Providence, RI 02903	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance			
SER Jobs for Progress, Inc.	101 Main Street Suite 3 Pawtucket, RI 02860	Yes	Yes			
Shaw's Supermarket, Inc.	3030 Cullerton Drive Franklin Park, IL 60131	Yes	Yes			
Silverman McGovern	67 Cedar Street Suite 104 Providence, RI 02903	Yes, but very limited for temporary employees	No			
SODEXHO, Inc. Food Service	P.O. Box 352 Buffalo, NY 14240	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance			

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?				
Sovereign Bank	1130 Bershire Boulevard Wyomissing, PA 19610	Yes	Yes				
Specialty Personnel Services	790 Charles Street Providence, RI 02904	Yes, but very limited for temporary employees	No				
St. Antoine Residence	10 Rhodes Avenue North Smithfield, RI 02896	Yes	Yes				
St. Elizabeth Home	One St. Elizabeth Way East Greenwich, RI 02818	Yes	Yes				
St. Joseph's Health Services of RI	200 High Service Avenue North Providence, RI 02904	Yes	Yes				
St. Jude Home Care, Inc.	1006 Reservoir Avenue Cranston, RI 02806	No	No				
Staff U Smart	85 Fairmount Street Woonsocket, RI 02895	Yes, but very limited for temporary employees	No				
State of Rhode Island	One Capitol Hill Providence, RI 02908	Yes	Yes				
Steere House Nursing and Rehabilitation Center	100 Borden Street Providence, RI 02903	Yes	Yes				
Stop and Shop	London Health Administrators 40 Commercial Way East Providence, RI 02914	Yes	Yes				
Stop and Shop - Union	London Health Administrators 40 Commercial Way East Providence, RI 02914	Yes	Yes				
Sun Healthcare Group	Pawtuxet Village 270 Post Road Warwick, RI 02888	Yes	Yes				
Taco Bell, Inc.	45 Walpole Street Suite 6 Norwood, MA 02062	Yes	No				
Talent Tree Crystal, Inc.	One Felix Mirando Way Providence, RI 02904	Yes, but very limited for temporary employees	No				
Target Division of Target Corporation	P.O. Box 9401 TPN 13D Minneapolis, MN 55440	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance				
Teknicote	Two Titus Street Cumberland, RI 02864	Yes	Yes				

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
Temp Depot, Inc.	1277 Cranston Street Cranston, RI 20920	Yes, but very limited for temporary employees	No
The Home Depot	95 Highland Avenue Seekonk, MA 02771	Yes	Employer did not provide sufficient information to determine if plan qualifies for RIte Share
The Homestead Group	68 Cumberland Street Suite 200 Woonsocket, RI 02895	Yes	Yes
The Providence Center for Counseling	951 N. Main Street Providence, RI 02904	Yes	Yes
The Salvation Army	201 Pitman Street Providence, RI 02906	Yes	Yes
The TJX Companies, Inc.	HR Xpress 500A-3 770 Cochituate Road Framingham, MA 01701	Yes	Yes
Thundermist Health Center	450 Clinton Street Woonsocket, RI 02895	Yes	Yes
Tiffany & Company	300 Maple Ridge Drive Cumberland, RI, 02864	Yes	Ÿes
Tim Hortons New England, Inc.	4150 Tuller Road Suite 236 Dublin, OH 43017	Yes, but Health Savings Account only	No
TJX Corporation	HR Xpress 500A-3 770 Cochituate Road Framingham, MA 01701	Yes	Yes
Toys R Us, Inc.	375 East Avenue Warwick, RI 02886	Yes, but catastrophic only	No
Tru-Kay Manufacturing	Two Carol Drive P.O. Box 488 Lincoln, RI 02865	Yes	Yes
Twin River	100 Twin River Road Lincoln, RI 02865	Yes	Yes
Tytex, Inc.	601 Park East Drive Woonsocket, RI 02895	Yes	Yes
Unicco Service Company	275 Grove Street #3-200 Auburndale, MA 02466	No employer response to request for health insurance information	Pending receipt of information regarding availability of health insurance
United Cerebral Palsy, Inc.	200 Main Street Pawtucket, RI 20860	Yes	Yes
Uno Restaurant Group	100 Charles Park Road West Roxbury, MA 02132	Yes	Yes
U.S. Postal Service	24 Corliss Street Providence, RI 02904	Yes	Yes

Employer	Address	Offers Health Insurance?	Has RIte Share Qualified Plan?
U.S. Security Associates, Inc.	1615 Pontiac Avenue Cranston, RI 02920	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance
Vincent Porcaro, Inc.	O.O. Box 40220 Providence, RI 02940	No	No
Wal Mart Associates, Inc.	1301 Southeast 10 <sup>th</sup> St. Benton, AK 72716-8013	Yes	No
Walgreen's	P.O. Box 901 Deerfield, IL 60015	Yes	Yes
Warwick Hotel Associates	801 East Greenwich Avenue Warwick, RI 02886	Yes	Yes
Weingeroff Enterprise, Inc.	One Weingeroff Boulevard Cranston, RI 02910	Yes	Yes
West Bay Residential Services	158 Knight Street Warwick, RI 02886	Yes	Yes
Westaff USA, Inc.	10 Dorrance Street Suite 10A Providence, RI 02903	Yes, but very limited for temporary employees	No
Westerly Hospital	25 Wells Street Westerly, RI 02891	Yes	Yes
Westerly Public Schools	15 Highland Avenue Westerly, RI 02891	Yes	Yes
William Company	12 South Westboro, MA 02019	No	No
Women & Infants Hospital	101 Dudley Street Providence, RI 02905	Yes	Yes
Woonsocket Education Department	108 High Street Woonsocket, RI 02895	Yes	Yes, as of 2/5/08
Woonsocket Health Center and Rehab	262 Poplar Street Woonsocket, RI 02895	Yes	Yes
Workers Mania, Inc.	297 Pocasset Ave. Providence 02909	Yes, but very limited for temporary employees	No
YMCA of Greater Providence	70 Ship Street Providence, RI 02903	Yes	Yes
YMCA of Pawtucket, Inc.	660 Roosevelt Avenue Pawtucket, RI 02860	Yes	Yes
7 Eleven, Inc.	PO Box 711 Dallas, TX 75221	No employee response to request for health insurance information	Pending receipt of information regarding availability of health insurance

# III. NUMBER OF PUBLIC HEALTH ACCESS BENEFICIARIES

This chapter shows the number of "public health access beneficiaries" for whom Rhode Island Department of Human Services (DHS) information<sup>9</sup> indicate that, as of December 2007, were employees or dependents of employees of the employers shown in Chapter II. Table 2 shows these beneficiaries by employer and DHS program.

Table 2  ${\bf Public\ Health\ Access\ Beneficiaries\ by\ Employer\ and\ Program\ as\ of\ December } \\ {\bf 2007}^{10}$ 

E = Employees

D = Dependents

T = Total

Employer	R	Ite Shar	re		RIte Car	e		Other ledical			Total	
	E	D	T	E	D	Т	$\mathbf{E}$	D	T	E	D	T
A & H Manufacturing	18	45	63	16	57	73	0	2	2	34	104	138
AAA Southern New England	21	56	77	55	150	205	2	3	5	78	209	287
Access Health Care, Inc.	0	0	0	19	31	50	0	0	0	19	31	50
Additional Personnel, Inc.	0	0	0	25	71	96	3	2	5	28	73	101
Adecco USA, Inc.	0	0	0	103	252	355	1	8	9	104	260	364
Advantage Employment Service, Inc.	0	0	0	31	90	121	0	6	6	31	96	127
AID Maintenance Co.	0	0	0	18	65	83	4	4	8	22	69	91
American Labor Services, Inc.	0	0	0	59	147	206	3	4	7	62	151	213
Amtrol, Inc.	4	11	15	9	46	55	0	0	0	13	57	70
Angelica Textile Services, Inc.	13	35	48	8	27	35	0	0	0	21	62	83
Antaya Technologies Corporation	0	0	0	27	67	94	1	3	4	28	70	98
Applebee's International	3	5	8	32	57	89	0	0	0	35	62	97
Aquidneck Donuts, Inc. (Dunkin Donuts)	0	0	0	13	34	47	3	0	3	16	34	50
Arden Jewelry Manufacturing, Inc.	0	0	0	14	37	51	0	0	0	14	37	51

<sup>&</sup>lt;sup>9</sup> Applicants and recipients provide information about their employers to DHS at time of application, recertification or when there is a change in employment status. It is the recipients' legal responsibility to keep DHS informed if there is a change in employment or other family circumstances.

<sup>&</sup>lt;sup>10</sup> Persons receiving Extended Family Planning benefits (EFP) have been excluded from the table because they receive a limited benefit package that is not comparable to commercial insurance.

Employer	R	Ite Shar	e		RIte Car	<b>e</b>		Other [edicai	d		Total	
	E	D	T	E	<b>D</b>	Т	E	D	T	E	D	T
ATP Manufacturing, LLC	7	17	24	5	20	25	0	1	1	12	38	50
Autozoners, Inc.	0	0	0	20	53	73	0	1	1	20	54	74
Bagel Zone	0	0	0	28	79	107	0	0	0	28	79	107
Bank of America	52	120	172	101	329	430	0	4	4	153	453	606
Bannister House, Inc.	1	4	5	11	39	50	1	1	2	13	44	57
Bayada Nurses, Inc.	0	0	0	22	44	66	0	4	4	22	48	70
Benchmark Assisted Living, Inc.	4	7	11	12	40	52	0	1	1	16	48	64
Berkshire Place Nursing Home	5	8	13	27	90	117	1	3	4	33	101	134
Bickford's Family Restaurant, Inc.	0	0	0	17	36	53	1	1	2	18	37	55
Bio Detek, Inc.	5	17	22	14	37	51	0	0	0	19	54	73
BJ Wholesale Club	9	35	44	17	57	74	0	4.	4	26	96	122
Blackstone Valley Chapter RIARC	9	35	44	8	30	38	8	1	9	25	66	91
Blackstone Valley Security	0	0	0	20	61	81	1	0	1	21	61	82
Briarcliffe Nursing Home	0	0	0	20	38	58	0	0	0	20	38	58
Brinker International (Chili's, On the Border, Macaroni Grill Restaurants)	0	0	0	24	48	72	0	1	1	24	49	73
Brown University	5	13	18	14	52	66	0	4	4	19	69	88
C.H.I.L.D., Inc.	1	2	3	20	56	76	0	4	4	21	62	83
Cathedral Art Metal Company, Inc.	0	0	0	32	93	125	0	3	3	32	96	128
Cedar Crest Subacute & Rehabilitation Centre	7	17	24	13	32	45	0	I	1	20	50	70
Central Falls School Department	3	10	13	27	59	86	3	5	8	33	74	107
Charlesgate Nursing Home	0	0	0	23	76	99	1	3	4	24	79	103
Child & Family Services of Newport County	6	14	20	10	28	38	0	3	3	16	45	61
Child Care Connections	12	27	39	15	43	58	0	1	1	27	71	98
Christmas Tree Shop	0	0	0	18	42	60	0	3	3	18	45	63
CINTAS	0	0	0	10	40	50	0	0	0	10	40	50
Citizens Financial Group	106	245	351	69	235	304	1	6	7	176	486	662
City of Cranston	0	0	0	14	48	62	1	0	1	15	48	63
City of Pawtucket	1	2	3	31	90	121	4	6	10	36	98	134
City of Providence	4	8	12	88	257	345	2	13	15	94	278	372
Colibri Group	17	48	65	4	32	36	1	0	1	22	80	102
Colony Personnel Associates, Inc.	0	0	0	45	100	145	1	3	4	46	103	149
Commonwealth of Massachusetts	5	21	26	10	41	51	0	2	2	15	64	79

Employer	R	Ite Shar	e		RIte Car	е		Other edicai	d		Total	
	E	D	T	E	D	T	E	$\mathbf{a}$	T	E	D	Т
Compass Group	1	3	4	34	82	116	1	5	6	36	90	126
Comprehensive Community Action, Inc.	12	29	41	6	30	36	4	1	5	22	60	82
Contech Medical, Inc.	11	24	35	8	45	53		1	1	19	70	89
Coventry Donuts, Inc. (Dunkin Donuts)	0	0	0	34	73	107	1	3	4	35	76	111
Coworx Resources, LLC	0	0	0	56	151	207	2	4	6	58	155	213
Cox Communications	5	19	24	10	44	54	0	0	0	15	63	78
Crystal Restaurant & Management Group (Wendy's)	0	0	0	29	79	108	3	1	4	32	80	112
Cumberland Farms, Inc.	1	3	4	35	87	122	1	2	3	37	92	129
CVS Pharmacy Corporation	31	93	124	76	230	306	1	7	8	108	330	438
D J Providence Company, LLC (McDonald's)	0	0	0	13	36	49	2	2	4	15	38	53
DBC Occupations Unlimited, Inc.	0	0	0	20	55	75	0	4	4	20	59	79
Debbies Staffing Services, Inc.	0	0	0	22	53	75	0	1	1	22	54	76
Diamond Staffing, Inc.	0	0	0	13	41	54	0	0	0	13	41	54
Dobbs Temporary Services, Inc.	0	0	0	33	86	119	0	3	3	33	89	122
Dollar Tree Stores	0	0	0	29	67	96	1	3	4	30	70	100
Domestic Loan & Investment Bank	4	8	12	9	32	41	0	1	1	13	41	54
Dunkin Donuts	0	0	0	33	73	106	0	0	0	33	73	106
Dunkin Donuts	0	0	0	97	224	321	3	13	16	100	237	337
Dunkin Donuts	0	0	0	45	110	155	0	5	5	45	115	160
East Side Clinical Laboratory, Inc.	12	25	37	14	36	50	0	0	0	26	61	87
Elmhurst Extended Care	9	25	34	14	52	66	0	1	1	23	78	101
Elmwood Health Center, Inc.	2	3	5	9	36	45	0	1	1	11	40	51
Employment 2000, Ltd.	0	0	0	120	330	450	9	9	18	129	339	468
Evergreen House Health Center	7	16	23	6	33	39	0	0	0	13	49	62
F & C Donuts, Inc.	0	0	0	24	40	64	0	2	2	24	42	66
Falvey Linen Supply, Inc.	23	65	88	26	103	129	0	2	2	49	170	219
Family Dollar Operations, Inc.	0	0	0	36	94	130	1	7	8	37	101	138
Family Service, Inc.	6	16	22	11	35	46	0	3	3	17	54	71
Federal Electronics	4	9	13	7	33	40	0	0	0	11	42	53
First Student, Inc.	0	0	0	56	183	239	0	4	4	56	187	243
Friendly Home, Inc.	0	0	0	23	67	90	0	2	2	23	69	92

Employer	R	te Shar	e		RIte Care			Other edicai	d		Total	
	E	D	T	E	D	T	E	D	T	E	D	T
Friendly Ice Cream Corporation	0	0	0	42	118	160	0	1	1	42	119	161
Gateway Healthcare, Inc.	5	8	13	7	35	42	1	4	5	13	47	60
Genesis Healthcare Corporation	3	8	11	13	34	47	0	2	2	16	44	60
Golden Arch Enterprises, LLC (McDonald's)	0	0	0	17	40	57	3	4	7	20	44	64
Golden Crest Nursing Center	8	13	21	13	48	61	1	3	4	22	64	86
Gotham Per Diem, Inc.	0	0	0	14	46	60	1	2	3.	15	48	63
Greater Providence Chapter RIARC	5	15	20	13	36	49	4	0	4	22	51	73
Greysmith Companies	0	0	0	19	41	60	0	0	0	19	41	60
H & T Medicals	0	0	0	22	61	83	0	1	1	22	62	84
Haigh Ventures, Inc.	0	0	0	34	85	119	0	7	7	34	92	126
Hallmark Sweet, Inc.	10	30	40	5	19	24	0	2	2	15	51	66
Hampton Inn & Suites Newport	0	0	0	13	42	55	1	1	2	14	43	57
Haven Health Center of Greenville	0	0	0	12	45	57	0	2	2	12	47	59
Haven Health Center of Coventry	0	0	0	21	59	80	0	3	3	21	62	83
Head Start Board of Directors	7	18	25	13	32	45	0	3	3	20	53	73
Healthcare Connection	0	0	0	25	76	101	0	2	2_	25	78	103
Healthcare Service Group	0	0	0	60	150	210	0	5	5	60	155	215
Herff Jones, Inc.	36	113	149	20	81	101	0	0	0_	56	194	250
Heritage Hills Nursing Centre, Inc.	3	7	10	15	49	64	0	0	0	18	56	74
Hess Corporation	0	0	0	23	64	87	0	2	2	23	66	89
Holiday Retirement Home, Inc.	0	0	0	18	51	69	1	1	2	19	52	71
Home Instead Senior Care of RI	0	0	0	22	40	62	3	0	3	25	40	65
Homecare Advantage CHC, Inc.	0	0	0	15	34	49	0	1	1	15	35	50
Homefront Health Care	0	0	0	64	159	223	0	3	3	64	162	226
Hope Nursing Home Care, LLC	0	0	0	50	117	167	1	4	5	51	121	172
Hopkins Manor Ltd.	4	10	14	18	87	105	0	6	6	22	103	125
Howley Bread Group (Panera Bread)	0	0	0	24	67	91	1	2	3	25	69	94
Hurley Of America Inc	0	0	0	15	53	68	0	4	4	15	57	72
International Packaging	41	73	114	19	84	103	1	2	3	61	159	220
Ira Green, Inc.	0	0	0	43	124	167	1	3	4	44	127	171

Employer	R	Ite Shar	e		RIte Car	e	*	Other [edicai				
	E	D	T	E	D	T	E	D	T	E	D	T
J & S Cooper, Inc. (McDonald's)	0	0	0	16	33	49	0	1	1	16	34	50
James L. Maher Center	8	16	24	12	28	40	6	0	6	26	44	70
Jammat Housing and Community Development	0	0	0	14	43	57	0	0	0	14	43	57
Jan Companies (Burger King and Newport Creamery)	0	0	0	157	335	492	5	15	20	162	350	512
Jay Packaging Group	0	0	0	17	38	55	0	0	0	17	38	55
JC Penney Company, Inc.	0	0	0	35	85	120	0	2	2	35	87	122
Jofran Sales, Inc.	0	0	0	14	54	68	0	1	1	14	55	69
Judge Rotenberg Educational Center	1	7	8	9	37	46	0	0	0	10	44	54
K Mart Corporation International	0	0	0	24	57	81	1	0	1	25	57	82
Kelly Services, Inc.	0	0	0	34	104	138	0	6	6	34	110	144
Kenney Manufacturing Company	17	44	61	10	44	54	0	0	0	27	88	115
Kent County Memorial Hospital	2	3	5	16	33	49	0	2	2	18	38	56
KIK Customer Products	0	2	2	30	101	131	1	3	4	31	106	137
Kohl's Department Stores, Inc.	0	0	0	21	44	65	0	0	0	21	44	65
KPB Staffing, Inc.	0	0	0	15	47	62	0	0	0	15	47	62
Laidlaw Transit	0	0	0	87	225	312	2	11	13	89	236	325
Landmark Medical Center	0	0	0	15	45	60	0	2	2	15	47	62
Lee's Manufacturing Company, Inc.	7	16	23	9	25	34	0	0	0	16	41	57
Life Care Centers of America	3	5	8	23	58	81	1	1	2	27	64	91
Lifetime Financial Management/ Lifetime Medical	0	0	0	62	163	225	1	8	9	63	171	234
Lindley Food Service	0	0	0	24	61	85	0	3	3	24	64	88
Looking Upwards	2	3	5	12	34	46	0	4	4	14	41	55
Love 4 All Child Care Center	0	0	0	26	67	93	0	3	3	26	70	96
Lowe's Home Centers	0	0	0	53	160	213	0	5	5	53	165	218
Macy's Department Store	0	0	0	40	79	119	0	1	1	40	80	120
Manpower International, Inc.	0	0	0	20	50	70	0	3	3	20	53	73
Marriott Hotel Services, Inc.	0	0	0	13	38	51	0	3	3	13	41	54
Mars 2000, Inc.	0	0	0	16	39	55	0	1	1	16	40	56
Mashantucket Pequot Tribal Nation	12	44	56	32	105	137	0	2	2	44	151	195

Employer	R	Ite Shar	e		RIte Car	<b>e</b>		Other (edicai	d		Total	
	E	D	T	E	D	T	E	D	T	E	D	T
Maxim Healthcare Services, Inc.	0	0	0	20	49	69	1	2	3	21	51	72
McDonald's Restaurant	0	0	0	27	74	101	1	1	2	28	75	103
McDonald's Restaurants of RI, Inc.	0	0	0	22	49	71	0	0	0	22	49	71
Mearthane Products	0	0	0	15	43	58	0	0	0	15	43	58
Memorial Hospital of	9	20	29	14	46	60	1	1	2	24	67	91
Rhode Island	0	0	0	14	36	50	2	1	3	16	37	53
Merry Maids	U	U	<u> </u>	14	30	30 .		1	3	10		
Metropolitan Life Insurance Company	12	29	41	13	34	47	0	0	0	25	63	88
Microtech Staffing Group of RI, Inc.	0	0	0	13	43	56	0	1	1	13	44	57
Miriam Hospital	17	31	48	19	67	86	1	3	4	37	101	138
Morgan Health Centers, Inc.	0	0	0	13	42	55	0	1	1	13	43	56
Motivated Temps, Inc.	0	0	0	37	115	152	2	3	5	39	118	157
Mount St. Francis Associates, LLP	0	0	0	16	35	51	0	0	0	16	35	51
Narragansett Jewelry Company, Inc.	5	19	24	6	23	29	0	0	0	11	42	53
NEB Maids Corporation	0	0	0	29	90	119	0	3	3	29	93	122
New England Ambulance Service, Inc.	6	16	22	10	35	45	1	1	2	17	52	69
New Visions for Newport County	0	0	0	27	76	103	1	4	5	28	80	108
NFA Corporation	11	25	36	9	34	43	1	0	1	21	59	80
North East Knitting, Inc.	3	6	9	11	26	37	1	3	4	15	35	50
Nursing Placement, Inc.	0	0	0	29	53	82	0	3	3	29	56	85
Oak Hill Nursing & Rehab	0	0	0	20	60	80	0	0	0	20	60	80
Oakland Grove Health Care	3	8	11	24	67	91	0	2	2	27	77	104
Ocean State	2	7	9	12	39	51	0	2	2	14	48	62
Ocean State Jobbers, Inc. / A&M Special Purchasing	24	51	75	53	163	216	0	4	4	77	218	295
Ocean State Nursing Service	0	0	0	34	76	110	0	3	3	34	79	113
Ocean State Temp Agency, LLC	0	0	0	25	94	119	0	2	2	25	96	121
Old Navy, LLC	0	0	0	17	47	64	0	0	0	17	47	64
Orchard View Manor Nursing and Rehab	4	10	14	11	43	54	0	1	1	15	54	69
Original Bradford Soap	0	0	. 0	15	46	61	0	4	4	15	50	65

Employer	R	Ite Shar	е		RIte Car	e		Other edicai	d		Total	
	E	D	T	E	D	T	E	D	T	E	D	T
Packaging Graphics, LLC	9	24	33	6	24	30	0	1	1	15	49	64
Papa Gino's, Inc./ D'Angelos	0	0	0	41	86	127	1	3	4	42	89	131
Paragon Gifts Holdings, Inc.	1	2	3	13	38	51	0	0	0	14	40	54
Perspectives Corporation	11	21	32	20	43	63	2	0	2	33	64	97
Phenix Home Care and Nursing	0	0	0	19	40	59	0	1	1	19	41	60
PKS Associates, Inc.	0	0	0	32	68	100	1	4	5	33	72	105
Placement Pros	0	0	0	34	78	112	0	4	4	34	82	116
Portola Tech International	3	7	10	10	31	41	1	7	8	14	45	59
PRI XVIII, LP	11	26	37	7	18	25	0	0	0	18	44	62
Price Rite	1	1	2	34	112	146	2	·6	8	37	119	156
Prime Time Manufacturing	0	0	0	26	69	95	0	1	1	26	70	96
Providence Chain Company	12	27	39	3	10	13	0	0	0	15	37	52
Providence Community Health Centers, Inc.	19	46	65	13	36	49	0	2	2	32	84	116
Providence Metalizing	0	0	0	16	58	74	1	1	2	17	59	76
Providence Realty	0	0	0	14	39	53		1	1	14	40	54
Providence School Department	28	93	121	32	89	121	1	2	3	61	184	245
Qualified Resources International	0	0	0	277	728	1,005	9	22	31	286	750	1,036
Re-Focus	13	31	44	12	29	41	0	4	4	25	64	89
Regis Corporation				32	61	93	0	2	2	32	63	95
Rent A Center, Inc.	3	8	11	8	33	41	0	0	0	11	41	52
Rhode Island Hospital	36	97	133	69	190	259	0	15	15	105	302	407
Rhode Island Textile Company	4	10	14	9	43	52	0	3	3	13	56	69
RI Bureau of Investigation	0	0	0	15	40	55	0	3	3	15	43	58
RI Temps, Inc.	0	0	0	43	89	132	3	3	6	46	92	138
RIDCO Casting Company	0	0	0	15	47	62	0	1	1	15	48	63
Rite Aid Corporation/Brooks Pharmacy	12	22	34	37	90	127	0	1	1	49	113	162
Roger Williams Medical Center	. 7	24	31	17	41	58	0	0	0	24	65	89
S & P Temporary Employment Agency	0	0	0	22	52	74	0	3	3	22	55	77
S & S Credit Company, Inc.	0	0	0	84	194	278	10	15	25	94	209	303
S & S Staffing, LLC	0	0	0	66	187	253	3	8	11	69	195	264
Sardelli International, LLC	0	0	0	21	42	63	0	0	0	21	42	63

Employer	R	ite Shar	e	)	RIte Car	€ .	M	Other ledicai	d		Total	
	E	D	T	E	D	T	E	D	T	E	D	T
Savers	0	0	0	15	42	57	0	3	3	15	45	60
SBM Site Services, Inc.	0	0	0	12	39	51	1	0	1	13	39	52
Scallop Shell Nursing & Rehab Center	5	7	12	11	27	38	0	11	1	16	35	51
Sears Roebuck & Company	1	2	3	20	50	70	4	4	8	25	56	81
Securitas Security Services USA, Inc.	0	0	0	14	39	53	0	1	1	14	40	54
SER Jobs for Progress, Inc.	1	1	2	17	49	66	7	5	12	25	55	80
Shaw's Supermarket, Inc.	7	10	17	58	146	204	10	11	21	75	167	242
Silverman McGovern	0	0	0	14	35	49	0	2	2	14	37	51
SODEXHO Food Service	0	0	0	92	226	318	3	10	13	95	236	331
Sovereign Bank	14	32	46	16	52	68	2	1	3	32	85	117
Specialty Personnel Services	0	0	0	18	41	59	1	1	2	19	42	61
St. Antoine Residence	6	19	25	21	75	96	1	1	2	28	95	123
St. Elizabeth Home	9	18	27	11	27	38	0	2	2	20	47	67
St. Joseph's Health Services of RI	18	50	68	19	55	74	0	3	3	37	108	145
St. Jude Home Care, Inc.	0	0	0	35	73	108	0	1	1	35	74	109
Staff U Smart	0	0	0	13	44	57	0	0	0	13	44	57
State of Rhode Island	9	37	46	75	190	265	8	3	11	92	230	322
Steere House Nursing and Rehabilitation Center	10	17	27	13	47	60	0	0	0	23	64	87
Stop and Shop	0	0	0	51	125	176	4	3	7	55	128	183
Stop and Shop - Union	1	3	4	95	230	325	8	14	22	104	247	351
Sun Healthcare Group	5	8	13	15	63	78	0	1	1	20	72	92
Taco Bell, Inc.	0	0	0	20	42	62	0	0	0	20	42	62
Talent Tree Crystal, Inc.	0	0	0	30	79	109	0	0	0	30	79	109
Target Division of Target Corporation	0	0	0	51	136	187	0	2	2	51	138	189
Teknicote	5	12	17	7	27	34	0	2	2	12	41	53
Temp Depot, Inc.	0	0	0	36	94	130	2	3	5	38	97	135
The Home Depot	0	0	0	64	187	251	1	1	2	65	188	253
The Homestead Group	10	20	30	29	68	97	3	4	7	42	92	134
The Providence Center for Counseling	8	24	32	5	13	18	1	0	1	14	37	51
The Salvation Army	1	3	4	25	59	84	1	4	5	27	66	93
The TJX Companies, Inc.	1	3	4	48	127	175	1	5	6	50	135	185
Thundermist Health Center	13	29	42	8	27	35	0	1	1	21	57	78
Tiffany & Company	5	42	47	7	52	59	0	0	0	12	94	106
Tim Hortons New England, Inc.	0	0	0	57	161	218	1	5	6	58	166	224

Employer	RIte Share			RIte Care			Other Medicaid			Total		
	E	D	T	E	D	T	E	D	T	E	D	T
TJX Corporation	1	1	2	38	82	120	1	1	2	40	84	124
Toys R Us, Inc.	0	0	0	17	43	60	1	4	5	18	47	65
Tru-Kay Manufacturing	24	50	74	17	44	61	0	1	1	41	95	136
Twin River	3	8	11	27	65	92	0	5	5	30	78	108
Tytex, Inc.	10	35	45	1	14	15	0	2	2	11	51	62
Unicco Service Company	0	0	0	18	50	68	0	0	0	18	50	68
United Cerebral Palsy, Inc.	3	7	10	11	34	45	0	3	3	14	44	58
Uno Restaurant Group	0	0	0	15	37	52	0	0	0	15	37	52
U.S. Postal Service	0	3	3	17	52	69	0	1	1	17	56	73
U.S. Security Associates, Inc.	0	0	0	11	51	62	0	1	1	11	52	63
Vincent Porcaro, Inc.	0	0	0	44	117	161	0	6	6	44	123	167
Wal-Mart Associates, Inc.	0	0	0	361	958	1,319	3	21	24	364	979	1,343
Walgreen's	9	16	25	20	49	69	0	0	0	29	65	94
Warwick Hotel Associates	3	5	8	16	46	62	1	1	2	20	52	72
Weingeroff Enterprise, Inc.	7	15	22	7	23	30	0	1	1	14	39	53
Wendy's Old Fashioned of New York	0	0	0	51	121	172	2	9	11	53	130	183
West Bay Residential Services	6	13	19	18	53	71	1	1	2	25	67	92
Westaff USA, Inc.	0	0	0	44	117	161	0	2	2	44	119	163
Westerly Hospital	9	21	30	4	16	20	0	1	1	13	38	51
Westerly Public Schools	5	7	12	11	43	54	0	1	1	16	51	67
William Company	0	0	0	22	60	82	0	3	3	22	63	85
Women & Infants Hospital	5	14	19	13	41	54	1	1	2	19	56	75
Woonsocket Education Department	0	0	0	13	45	58	0	1	1	13	46	59
Woonsocket Health Center and Rehab	4	8	12	31	91	122	0	4	4	35	103	138
Workers Mania, Inc.	0	0	0	159	424	583	6	16	22	165	440	605
YMCA of Greater Providence	5	8	13	41	108	149	2	1	3	48	117	165
YMCA of Pawtucket, Inc.	8	16	24	31	73	104	1	0	1	40	89	129
7 Eleven, Inc.	0	0	0	14	36	50	1	0	1	15	36	51
Total	1,117	2,800	3,917	7,407	20,225	27,662	233	684	917	8,757	23,739	32,496

E = Employees

D = Dependents

T = Total

In reviewing Table 2, it is important to keep in mind that employees may not be eligible for health benefits depending on their category of employment.

- As noted in Chapter I, only a small percentage of employers in Rhode Island offer ESI to part-time employees.
- Temporary workers may have access to limited health insurance benefits (e.g. catastrophic only coverage). When it is available, it is often only available on a "week-to-week" basis. Seventeen percent (17%) of these public health beneficiaries are not eligible for RIte Share because they work for temporary agencies. Employment 2000, Qualified Resources, and Workers Mania are, for example, all "temp agencies".
- In addition to whether or not insurance is offered to different categories of employees, actual enrollment in ESI may be limited (referred to as "take-up") because of such employment rules such as a lengthy waiting period from time of employment until one can enroll (e.g., six months from the date of employment), enrollment being limited to an "open enrollment period" or an ESI plan with a restricted network provider.
- Employers have also shifted a larger percentage of the cost of ESI to the employees through premiums, deductibles, coinsurance and copays, which impacts "take-up" rates.
- A small number of individuals in the RIte Care column are enrolled in the Family Independence Program (FIP). Persons enrolled in FIP with access to employer-sponsored insurance may be eligible for RIte Share after a six-month period of continuous employment.

# IV. ESTIMATED COST TO THE STATE OF RHODE ISLAND FOR PROVIDING PUBLIC HEALTH ACCESS BENEFITS

This chapter presents the estimated cost to the State of Rhode Island in State Fiscal Year (SFY) 2007 for providing public health access benefits to the employees or dependents of the employers shown in Chapter II. For this report, the estimated cost has been determined as follows:

The estimated cost was determined as follows:

- 1. Individuals who were enrolled as of December 2007 were assumed to have been enrolled in RIte Care for the full calendar year.
- 2. RIte Care costs include monthly capitation, SOBRA (maternity) and NICU (neonatal intensive care unit) costs.
- 3. RIte Share costs include monthly premium subsidies, supplementary benefits paid and administrative expenses.
- 4. Fee-for-Service Medicaid population includes weighted average costs for disabled adults living in the community and children with special health care needs, including foster care children. Fee-for-Service Medicaid costs include in-plan benefits, as defined by the RIte Care "in plan" covered benefits.

Table 3 shows the estimated cost to the State of Rhode Island in SFY 2007 for providing public health access benefits to the employees or dependents for the employers shown in Chapter II.

Table 3

Estimated Cost to the State of Rhode Island of Providing Public Health Access
Benefits for SFY 2007, by Employer and DHS Program

	RIte Care	Rite	Share	Other Medicaid	Total Actual Costs	State Share of Actual Costs <sup>11</sup>	
		Actual Costs with RIte Share	Estimated Costs if no RIte Share				
Total	\$ 85,541,969	\$ 5,998,650	\$ 12,112,931	\$ 7,809,550	\$99,350,169	\$47,181,395	

<sup>&</sup>lt;sup>11</sup> The State share of the costs is 47.49 percent, calculated as 100 percent minus the Federal Medical Assistance Percentage (FMAP) for Medicaid in Federal Fiscal Year (FFY) 2008 of 52.51 percent.

Given the insurance trends discussed in the first chapter of this report, employment does not assure access to ESI nor can lower-wage workers necessarily afford ESI if it is available. The Rhode Island General Assembly enacted programs, like RIte Care and RIte Share to provide access to health care coverage to children and families and to maximize enrollment in ESI, when it is available.

RIte Share is shown in two columns in Table 3. The first RIte Share column is the actual costs to the State for the 3,917 persons in RIte Share of the employers named in this report (see Table 2). The second RIte Share column shows the estimated costs if these 3,917 persons did not have access to ESI and were enrolled in RIte Care, rather than RIte Share. The State saves more than \$1million for every one thousand people enrolled in RIte Share.

It should also be noted that these estimated costs maybe overstated for the following reasons:

- First, it is assumed that all of the employees and dependents of employees of the subject employers enrolled in Medicaid as of December 2007 were enrolled in Medicaid for the entire year. This is very unlikely because Medicaid enrollees often experience gaps in Medicaid enrollment. It has been shown that 24 percent of RIte Care enrollees had at least one gap in enrollment. For these individuals, 50 percent had a gap in RIte Care enrollment of at least 30 days. No adjustment was made for this.
- Second, no adjustments were made for individuals who may be obligated to pay a
  monthly premium share because their incomes exceed 150 percent of the Federal
  poverty level (FPL). In 2007, nearly 14,000 persons paid approximately \$4
  million in premium contributions for RIte Care or RIte Share. This report does
  not link those families who paid premiums with the employees or dependents
  listed in this report.
- Third, it was assumed that the individuals designated as "Other Medicaid" are adults with disabilities living in the community or children with special health care needs. The Ticket-to-Work program provides opportunities for the working disabled to receive Medical Assistance.

<sup>12</sup> http://www.ritecare.ri.gov/documents/reports publications/RIteStats\_vol1\_iss2.pdf

## V. IMPORTANT CONSIDERATIONS AND IMPLICATIONS

- This year's report includes significantly more employers than last year's report as a result of the change in statute that lowered the reporting threshold from 250 to 50 or more "public health beneficiaries".
- Employers in this report are listed by Federal Employer Identification Number (FEIN). Only employers with 50 or more public health beneficiaries as listed under an FEIN are included in this report. Some employers may have more than one FEIN number.
- Although many employers do cooperate, employers are not legally required to
  provide information on their health plan benefits and qualification criteria to the
  Rhode Island Department of Human Services.
- There are many reasons why employers with RIte Share qualified plans may have some employees enrolled in RIte Care instead of RIte Share:
  - They may not qualify for health insurance benefits if they work part-time, temporary or seasonal jobs or are in a "waiting period" or probationary period.
  - O Some employers may offer health insurance to some employees but not to others.
  - O Some employers may offer different plan design and/or cost-sharing options to different groups of employees.